

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:

|                                    |                            |
|------------------------------------|----------------------------|
| :                                  | Case No. 5-18-bk-03318-RNO |
| Stephen J. Colley aka Stephen John | :                          |
| Colley and Annamarie G. Colley aka | : Ch. 13                   |
| Amy G. Colley,                     | :                          |
| Debtors                            | :                          |

**REPORT OF SALE**

And now, the above Debtors by their attorneys, Doran & Doran, P.C.,  
reports on the sale of Real Property owned by the Debtors.

1. Debtors were the owners of Real Property located at 7355 State Road 29, Dimock, PA.
2. After the building on the property was destroyed by fire the Plan provided for the Debtors to sell the remaining lot.
3. The Real property was sold to Francis T. Sincavage pursuant to an Order of Court dated September 17, 2019
4. The closing took place on September 25, 2019.
5. A copy of the Closing Statement attached hereto shows the complete transaction of the sale.

Dated: September 30, 2019

DORAN & DORAN, P.C.

By: /s/ Lisa M. Doran

Lisa M. Doran, Esquire  
Attorneys for Debtors  
69 Public Square Ste 700  
Wilkes Barre, PA 18701



# A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

| B. Type of Loan   |   |   |                                    |
|---|---|---|------------------------------------|
| 1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Units<br>4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv. Ins   | 6. File Number:   | 7. Loan Number:   | 8. Mortgage Insurance Case Number: |
| <b>C. Note:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.o.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.   |   |   |                                    |
| D. Name & Address of Borrower:<br>Francis T. Sincavage  |   | E. Name & Address of Seller:<br>Stephen Colley<br>Anna Marie Colley   | F. Name & Address of Lender:       |
| G. Property Location:<br>7355 SR 29<br>Dimock, PA   |   | H. Settlement Agent:<br>Jami Layao Hearn<br>181 W Tioga St<br>Tunkhannock, PA 18657   | TIN:<br>Phone: 5708369845          |
| Lot:  | Place of Settlement:<br>181 W Tioga St<br>Tunkhannock, PA 18657 |   | I. Settlement Date: 9/25/2019      |
| Block:  |   |   | Funding Date: 9/25/2019            |
| <b>J. Summary of Borrower's Transaction</b><br>100. Gross Amount Due From Borrower<br>101. Contract sales price<br>102. Personal property<br>103. Settlement charges to borrower (line 1400)<br>104.<br>105.<br><u>Adjustments for items paid by seller in advance</u><br>106. City/town taxes: 9/25/2019-12/31/2019<br>to<br>107. County taxes:<br>to<br>108. Assessments:<br>to<br>109.<br>110. School Tax 9/25/2019 - 6/29/2020<br>111.<br>112.  |   | <b>K. Summary of Seller's Transaction</b><br>400. Gross Amount Due To Seller<br>401. Contract sales price<br>402. Personal property<br>403.<br>404.<br>405.<br><u>Adjustments for items paid by seller in advance</u><br>406. City/town taxes: 9/25/2019-12/31/2019<br>to<br>407. County taxes:<br>to<br>408. Assessments:<br>to<br>409.<br>410. School Tax 9/25/2019 - 6/29/2020<br>411.<br>412.   |                                    |
| 120. Gross Amount Due From Borrower<br>200. Amounts Paid By Or In Behalf Of Borrower<br>201. Deposit or earnest money<br>202. Principal amount of new loan(s)<br>203. Existing loan(s) taken subject to<br>204.<br><br>205.<br>206.<br>207.<br>208.<br>209.<br><u>Adjustments for items unpaid by seller</u><br>210. City/town taxes:<br>to<br>211. County taxes:<br>to<br>212. Assessments:<br>to<br>213.<br>214.<br>215.<br>216.<br>217.<br>218.<br>219.<br><br>220. Total Paid By/For Borrower<br>300. Cash At Settlement From/To Borrower<br>301. Gross Amount due from borrower (line 120)<br>302. Less amounts paid by/for borrower (line 220)<br><br>303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower |   | 420. Gross Amount Due To Seller<br>500. Reductions In Amount Due To Seller<br>501. Excess deposit (see instructions)<br>502. Settlement charges to seller (line 1400)<br>503. Existing loan(s) taken subject to<br>504. Payoff of first mortgage loan<br><br>505. Payoff of second mortgage loan<br>506.<br>507.<br>508.<br>509.<br><u>Adjustments for items unpaid by seller</u><br>510. City/town taxes:<br>to<br>511. County taxes:<br>to<br>512. Assessments:<br>to<br>513.<br>514.<br>515.<br>516.<br>517.<br>518.<br>519.<br><br>520. Total Reduction Amount Due Seller<br>600. Cash At Settlement To/From Seller<br>601. Gross amount due to seller (line 420)<br>602. Less reductions in amount due seller (line 520) |                                    |
| 500.00 520. Total Reduction Amount Due Seller 1,091.47<br>4,759.73 600. Cash At Settlement To/From Seller 4,145.96<br>500.00 601. Gross amount due to seller (line 420) 4,145.96<br>1,091.47 602. Less reductions in amount due seller (line 520) 1,091.47<br>4,259.73 603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller 3,054.49   |   |   |                                    |

The Public Reporting Burden for the collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

© 2009-2016 Easy Soft. Previous editions are obsolete.

| L. Settlement Charges   |                                  | File Number: | Loan Number:   |  |  |
|---|----------------------------------|--------------|----------------|--|--|
| 700. Total Real Estate Broker Fees  |                                  |              |                | Paid From Borrower's Funds at Settlement | Paid From Seller's Funds at Settlement |
| Division of Commission (line 700) as follows:                                     |                                  |              |                |  |  |
| 701. \$500.00   | to Sherlock Homes and Properties |              |                |  |  |
| 702. \$   | to                               |              |                |  |  |
| 703. Commission paid at settlement to Sherlock Homes and Properties               |                                  |              |                |  |  |
| 704.  |                                  |              |                |  | 500.00                                 |
| 800. Items Payable in Connection With Loan  |                                  |              |                |  |  |
| 801. Our origination charge   | \$                               |              | (from GFE #1)  |  |  |
| 802. Your credit or charge (points) for the specific interest rate chosen         | \$                               |              | (from GFE #2)  |  |  |
| 803. Your adjusted origination charges  |                                  |              | (from GFE A)   |  |  |
| 804. Appraisal fee to   |                                  |              | (from GFE #3)  |  |  |
| 805. Credit report to   |                                  |              | (from GFE #3)  |  |  |
| 806. Tax service to   |                                  |              | (from GFE #3)  |  |  |
| 807. Flood certification  |                                  |              | (from GFE #3)  |  |  |
| 808.  |                                  |              | (from GFE #3)  |  |  |
| 809.  |                                  |              | (from GFE #3)  |  |  |
| 810.  |                                  |              | (from GFE #3)  |  |  |
| 811.  |                                  |              | (from GFE #3)  |  |  |
| 900. Items Required By Lender To Be Paid In Advance                               |                                  |              |                |  |  |
| 901. Daily interest charges from 9/25/2019 to 10/1/2019 @ \$ / day                |                                  |              | (from GFE #10) |  |  |
| 902. Mortgage Insurance premium for 0 months to                                   |                                  |              | (from GFE #3)  |  |  |
| 903. Homeowner's Insurance for 0 years to   |                                  |              | (from GFE #11) |  |  |
| 904.  |                                  |              |                |  |  |
| 905.  |                                  |              |                |  |  |
| 1000. Reserves Deposited With Lender  |                                  |              |                |  |  |
| 1001. Initial deposit for your escrow account                                     |                                  |              | (from GFE #9)  |  |  |
| 1002. Homeowner's insurance   | months @                         | per mo       | \$             |  |  |
| 1003. Mortgage Insurance  | months @                         | per mo       | \$             |  |  |
| 1004. Property taxes  | months @                         | per mo       | \$             |  |  |
| 1005.   | months @                         | per mo       | \$             |  |  |
| 1006.   | months @                         | per mo       | \$             |  |  |
| 1007. Aggregate Adjustment  |                                  |              | \$0.00         |  |  |
| 1100. Title Charges   |                                  |              |                |  |  |
| 1101. Title services and lender's title insurance                                 |                                  |              | (from GFE #4)  | 500.00                                   |  |
| 1102. Settlement or closing fee   |                                  |              | \$500.00       |  |  |
| 1103. Owner's title insurance   |                                  |              | (from GFE #5)  |  |  |
| 1104. Lender's title insurance  |                                  |              |                |  |  |
| 1105. Lender's title policy limit   | \$                               |              |                |  |  |
| 1106. Owner's title policy limit  | \$                               |              |                |  |  |
| 1107. Agent's portion of the total insurance premium                              | \$                               |              |                |  |  |
| 1108. Underwriter's portion of the total insurance premium                        | \$                               |              |                |  |  |
| 1109.   |                                  |              |                |  |  |
| 1110.   |                                  |              |                |  |  |
| 1111.   |                                  |              |                |  |  |
| 1200. Government Recording and Transfer Charges                                   |                                  |              |                |  |  |
| 1201. Government recording charges  |                                  |              | (from GFE #7)  | 73.75                                    |  |
| 1202. Deed \$73.75  | Mortgage \$                      | Release \$   |                |  |  |
| 1203. Transfer taxes  |                                  |              | (from GFE #8)  | 40.00                                    | 40.00                                  |
| 1204. City/County tax/stamps: Deed \$   | Mortgage \$                      |              |                |  |  |
| 1205. State tax/stamps: Deed \$   | Mortgage \$                      |              |                |  |  |
| 1206.   |                                  |              |                |  |  |
| 1207.   |                                  |              |                |  |  |
| 1300. Additional Settlement Charges   |                                  |              |                |  |  |
| 1301. Required services that you can shop for                                     |                                  |              | (from GFE #6)  |  |  |
| 1302.   |                                  |              |                |  |  |
| 1303. School Tax 2019 to Dimock Twp Tax Collector                                 |                                  |              |                |  |  |
| 1304. Legal Fee to Catherine Garbus   |                                  |              |                | 176.47                                   |  |
| 1305.   |                                  |              |                | 375.00                                   |  |
| 1306.   |                                  |              |                |  |  |
| 1307.   |                                  |              |                |  |  |
| 1308.   |                                  |              |                |  |  |
| 1400. Total Settlement Charges (enter on lines 103, Section J and 602, Section K) |                                  |              |                | 613.75                                   | 1,091.47                               |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

+ *Barbara D.A.*

Francis T. Sincavage

Buyer/Borrower

*Stephen Colley*

Stephen Colley

Seller

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

*Jami Bayacu Bearn*

Buyer/Borrower

*Anna Marie Colley*

Seller

Settlement Agent

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment.

© 2009-2016 Easy Soft. Previous editions are obsolete.

Page 2 of 3

HUD-1